

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF MICHIGAN
GRAND RAPIDS DIVISION**

In re:	§	Case No. 11-03448
	§	
GERALD J. THEISEN	§	
	§	
	§	
Debtor(s)	§	

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION REPORT
CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

Lisa E. Gocha, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned:	\$0.00	Assets Exempt:	\$79,352.96
<i>(without deducting any secured claims)</i>			
Total Distributions to Claimants:	\$2,900.31	Claims Discharged Without Payment:	\$65,362.58
Total Expenses of Administration:	\$1,093.65		

3) Total gross receipts of \$9,432.55 (see **Exhibit 1**), minus funds paid to the debtor(s) and third parties of \$5,438.59 (see **Exhibit 2**), yielded net receipts of \$3,993.96 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Secured Claims (from Exhibit 3)	NA	\$0.00	\$0.00	\$0.00
Priority Claims:				
Chapter 7 Admin Fees and Charges (from Exhibit 4)	NA	\$1,093.65	\$1,093.65	\$1,093.65
Prior Chapter Admin Fees and Charges (from Exhibit 5)	NA	\$0.00	\$0.00	\$0.00
Priority Unsecured Claims (From Exhibit 6)	NA	\$0.00	\$0.00	\$0.00
General Unsecured Claims (from Exhibit 7)	\$68,712.00	\$29,896.89	\$29,896.89	\$2,900.31
Total Disbursements	\$68,712.00	\$30,990.54	\$30,990.54	\$3,993.96

4). This case was originally filed under chapter 7 on 03/30/2011. The case was pending for -1334 months.

5). All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6). An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 12/17/2013

By: /s/ Lisa E. Gocha
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN.CODE	AMOUNT RECEIVED
Property Settlement	1221-000	\$9,432.55
TOTAL GROSS RECEIPTS		\$9,432.55

The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN.CODE	AMOUNT PAID
Gerald J. Theisen	Exemptions	8100-002	\$5,438.59
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$5,438.59

EXHIBIT 3 – SECURED CLAIMS

NONE

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN.CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Lisa E. Gocha, Trustee	2100-000	NA	\$998.49	\$998.49	\$998.49
MRSC	2300-000	NA	\$3.87	\$3.87	\$3.87
Bank of Texas	2600-000	NA	\$91.29	\$91.29	\$91.29
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		NA	\$1,093.65	\$1,093.65	\$1,093.65

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

NONE

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

NONE

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NUMBER	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
1	American InfoSource LP as agent for	7200-000	\$3,268.00	\$3,118.78	\$3,118.78	\$302.55
2	PYOD, LLC its successors and	7200-000	\$27,078.00	\$26,778.11	\$26,778.11	\$2,597.76

assigns as assignee					
Chase	7100-000	\$236.00	NA	NA	\$0.00
DFCU Financial CU	7100-000	\$548.00	NA	NA	\$0.00
GE MONEY BANK	7100-000	\$6,195.00	NA	NA	\$0.00
GEMB/Empire	7100-000	\$5,571.00	NA	NA	\$0.00
HSBC Bank	7100-000	\$24,633.00	NA	NA	\$0.00
HSBC Retail Services	7100-000	\$191.00	NA	NA	\$0.00
SYNERGETIC COMMUNICATI ON INC	7100-000	\$992.00	NA	NA	\$0.00
TOTAL GENERAL UNSECURED CLAIMS		\$68,712.00	\$29,896.89	\$29,896.89	\$2,900.31

INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

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Exhibit 8

ASSET CASES

Case No.: 11-03448
Case Name: THEISEN, GERALD J.
For the Period Ending: 12/17/2013

Trustee Name: Lisa E. Gocha
Date Filed (f) or Converted (c): 03/30/2011 (f)
\$341(a) Meeting Date: 05/09/2011
Claims Bar Date: 12/05/2012

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
1	Property Settlement (u)	\$0.00	\$10,000.00	\$9,432.55	FA
Asset Notes: Due to be paid in June 2012					
2	Cash on hand Location: In debtor's possession	\$20.00	\$0.00	\$0.00	FA
3	Fifth Third Checking Location: In debtor's possession	\$200.00	\$0.00	\$0.00	FA
4	Rental Deposit Location: In debtor's possession	\$300.00	\$0.00	\$0.00	FA
5	Household Furnishings Location: In debtor's possession	\$750.00	\$0.00	\$0.00	FA
6	Pictures/CDs Location: In debtor's possession	\$50.00	\$0.00	\$0.00	FA
7	Clothing Location: In debtor's possession	\$500.00	\$0.00	\$0.00	FA
8	Wedding Ring Location: In debtor's possession	\$150.00	\$0.00	\$0.00	FA
9	Golf Clubs/Softball Equipment Location: In debtor's possession	\$100.00	\$0.00	\$0.00	FA
10	G&K Services 401-K Plan Location: In debtor's possession	\$71,934.00	\$0.00	\$0.00	FA
11	Employee Stock Plan Location: In debtor's possession	\$1,550.21	\$0.00	\$0.00	FA
12	2010 Tax Refund Location: In debtor's possession	\$429.00	\$0.00	\$0.00	FA
13	Accrued Wages for week of filing est. based on YTD avg Location: In debtor's possession	\$950.00	\$0.00	\$0.00	FA
14	Funds Garnished w/in 90 days of filing (Citibank/NCO Financial) Location: In debtor's possession	\$900.00	\$0.00	\$0.00	FA
15	Pro-Rated 2011 Tax Refunds 3/12 of 429 = 107.25 Location: In debtor's possession	\$108.00	\$0.00	\$0.00	FA
16	Wages Garnished w/in90 days of filing (Shermeta Adams & VanAllmen) Location: In debtor's possession	\$1,411.75	\$0.00	\$0.00	FA

INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page No: 2

Exhibit 8

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Trustee Name: Lisa E. Gocha
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1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
TOTALS (Excluding unknown value)	\$79,352.96	\$10,000.00		\$9,432.55	Gross Value of Remaining Assets \$0.00

Major Activities affecting case closing:

Debtor has property settlement due to him in June 2012 in amount of 10k.
Must wait until June of 2012 to collect property settlement.
Letter sent to attorney for Debtor and Debtor regarding the property settlement and the non-exempt portion
Wife has refused to pay settlement. Will have to pursue collection.
Settlement has been paid. Will file TFR when claims bar date passes.
No claims filed, sent out letters to creditors to file claims
Not enough claims filed, sent out letters again and tried to contact creditors by phone
Sent an e-mail to citibank re: filing a claim

Initial Projected Date Of Final Report (TFR): 05/24/2012Current Projected Date Of Final Report (TFR): 09/01/2013

/s/ LISA E. GOCHA

LISA E. GOCHA

FORM 2

CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 11-03448
Case Name: THEISEN, GERALD J.
Primary Taxpayer ID #: **_***2503
Co-Debtor Taxpayer ID #:
For Period Beginning: 3/30/2011
For Period Ending: 12/17/2013

Trustee Name: Lisa E. Gocha
Bank Name: Bank of Texas
Checking Acct #: *****1136
Account Title:
Blanket bond (per case limit): \$1,000,000.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
07/03/2012	(1)	Geral Theisen	Payment re: Real Estate	1221-000	\$1,000.00		\$1,000.00
08/14/2012		Bank of Texas	Account Analysis Fee	2600-000		\$1.40	\$998.60
09/17/2012		Bank of Texas	Account Analysis Fee	2600-000		\$1.61	\$996.99
09/20/2012	(1)	Sandra Theisen	Payment re: Settlement	1221-000	\$432.55		\$1,429.54
09/20/2012	(1)	Geral Theisen	Payment re: Settlement	1221-000	\$8,000.00		\$9,429.54
10/15/2012		Bank of Texas	Account Analysis Fee	2600-000		\$5.93	\$9,423.61
10/17/2012	5001	Gerald J. Theisen	Exemptions	8100-002		\$5,438.59	\$3,985.02
11/15/2012		Bank of Texas	Account Analysis Fee	2600-000		\$12.63	\$3,972.39
12/14/2012		Bank of Texas	Account Analysis Fee	2600-000		\$6.20	\$3,966.19
01/03/2013	5002	MRSC	Bond Payment	2300-000		\$3.87	\$3,962.32
01/16/2013		Bank of Texas	Account Analysis Fee	2600-000		\$6.39	\$3,955.93
02/14/2013		Bank of Texas	Account Analysis Fee	2600-000		\$6.39	\$3,949.54
03/14/2013		Bank of Texas	Account Analysis Fee	2600-000		\$5.76	\$3,943.78
04/12/2013		Bank of Texas	Account Analysis Fee	2600-000		\$6.37	\$3,937.41
04/30/2013		Bank of Texas	Account Analysis Fee	2600-000		\$6.15	\$3,931.26
05/31/2013		Bank of Texas	Account Analysis Fee	2600-000		\$6.34	\$3,924.92
06/28/2013		Bank of Texas	Account Analysis Fee	2600-000		\$6.12	\$3,918.80
07/31/2013		Bank of Texas	Account Analysis Fee	2600-000		\$10.00	\$3,908.80
08/30/2013		Bank of Texas	Account Analysis Fee	2600-000		\$10.00	\$3,898.80
10/28/2013	5003	Lisa E. Gocha	Trustee Compensation	2100-000		\$998.49	\$2,900.31
10/28/2013	5004	American InfoSource LP as agent for	Final	7200-000		\$302.55	\$2,597.76
10/28/2013	5005	PYOD, LLC its successors and assigns as assignee	Final	7200-000		\$2,597.76	\$0.00

SUBTOTALS

\$9,432.55

\$9,432.55

FORM 2

CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 11-03448
Case Name: THEISEN, GERALD J.
Primary Taxpayer ID #: **_***2503
Co-Debtor Taxpayer ID #:
For Period Beginning: 3/30/2011
For Period Ending: 12/17/2013

Trustee Name: Lisa E. Gocha
Bank Name: Bank of Texas
Checking Acct #: *****1136
Account Title:
Blanket bond (per case limit): \$1,000,000.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

TOTALS:	\$9,432.55	\$9,432.55	\$0.00
Less: Bank transfers/CDs	\$0.00	\$0.00	
Subtotal	\$9,432.55	\$9,432.55	
Less: Payments to debtors	\$0.00	\$5,438.59	
Net	\$9,432.55	\$3,993.96	

For the period of 3/30/2011 to 12/17/2013

Total Compensable Receipts:	\$9,432.55
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$9,432.55
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$3,993.96
Total Non-Compensable Disbursements:	\$5,438.59
Total Comp/Non Comp Disbursements:	\$9,432.55
Total Internal/Transfer Disbursements:	\$0.00

For the entire history of the account between 07/03/2012 to 12/17/2013

Total Compensable Receipts:	\$9,432.55
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$9,432.55
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$3,993.96
Total Non-Compensable Disbursements:	\$5,438.59
Total Comp/Non Comp Disbursements:	\$9,432.55
Total Internal/Transfer Disbursements:	\$0.00

FORM 2

CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 11-03448
Case Name: THEISEN, GERALD J.
Primary Taxpayer ID #: **_***2503
Co-Debtor Taxpayer ID #:
For Period Beginning: 3/30/2011
For Period Ending: 12/17/2013

Trustee Name: Lisa E. Gocha
Bank Name: Bank of Texas
Checking Acct #: *****1136
Account Title:
Blanket bond (per case limit): \$1,000,000.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

TOTAL - ALL ACCOUNTS

NET DEPOSITS

NET DISBURSE

ACCOUNT BALANCES

\$9,432.55

\$9,432.55

\$0.00

For the period of 3/30/2011 to 12/17/2013

Total Compensable Receipts: \$9,432.55
Total Non-Compensable Receipts: \$0.00
Total Comp/Non Comp Receipts: \$9,432.55
Total Internal/Transfer Receipts: \$0.00

Total Compensable Disbursements: \$3,993.96
Total Non-Compensable Disbursements: \$5,438.59
Total Comp/Non Comp Disbursements: \$9,432.55
Total Internal/Transfer Disbursements: \$0.00

For the entire history of the case between 03/30/2011 to 12/17/2013

Total Compensable Receipts: \$9,432.55
Total Non-Compensable Receipts: \$0.00
Total Comp/Non Comp Receipts: \$9,432.55
Total Internal/Transfer Receipts: \$0.00

Total Compensable Disbursements: \$3,993.96
Total Non-Compensable Disbursements: \$5,438.59
Total Comp/Non Comp Disbursements: \$9,432.55
Total Internal/Transfer Disbursements: \$0.00

/s/ LISA E. GOCHA

LISA E. GOCHA